



The Effect of Financial Literacy, Economic Literacy, and Entrepreneurial Literacy on Entrepreneurial Behavior

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Abstract

This study aimed to determine the effect of economic literacy, financial literacy, and entrepreneurial literacy on entrepreneurial behavior for State High School Students in Surabaya. This study used quantitative research with population of class XI and XII students from several of all public schools in Surabaya. Sampling used purposive samples with 50 respondents. Data collection techniques used questionnaires and tests and used descriptive analysis techniques and multiple linear regression analysis with classical assumption test, namely normality test, multicollinearity test, heteroscedasticity test by using SPSS. The results of this study are (1) economic literacy, financial literacy, and entrepreneurial literacy had a simultaneous effect on entrepreneurial behavior with F-count of 29.925 > F-table 2.73 and a significance of 0.000 < 0.05; (2) economic literacy partially had a significant effect on the entrepreneurial behavior of public high school students in Surabaya; (3) financial literacy did not partially affect the entrepreneurial behavior of State Senior High School students in Surabaya; (4) entrepreneurial literacy partially had a significant effect on the entrepreneurial behavior of state high school students in Surabaya. Based on the conclusions above, researchers provide suggestions in the form of support so that in the future students are able to manage finances wisely, students continue to deepen their knowledge of finance, economics and entrepreneurship from various sources so that they can improve entrepreneurial behavior and further researchers are expected to be able to develop similar research by adding other independent variables and adding moderating variables with the hope can provide more accurate results regarding entrepreneurial behavior.

How to Cite

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INTRODUCTION

Indonesia is one of the countries included in the list of 5 countries with highest population in the world. The high population in Indonesia is not matched by the number of job opportunities. Lack of job opportunities can lead to new problems, one of which is unemployment. Our country began to promote and disseminate knowledge about entrepreneurship more widely. Starting from school Intermediate, up to tertiary institutions, they are targeted to provide motivation and knowledge about the importance of entrepreneurship so that when they graduate and plunge directly into society, they are no longer awkward to face the world business or jobs that are hard to find.

According to Sarwoko's research on education, Entrepreneurship needs to be given to instill innovative and creative values in responding to opportunities, creating opportunities and skills and knowledge entrepreneurship. Financial literacy is an important part of entrepreneurship education to be learned, considering that in an entrepreneurial activity is also required knowledge of finance to support these business activities.

According to the OJK, financial literacy is an individual's insight and expertise regarding financial knowledge influencing a person's behavior in making decisions so that they are able managing finances in order to achieve prosperity. In Islamic knowledge about finance is known as Islamic financial literacy, Islamic financial literacy conceptually is a person's ability to use knowledge finance, attitudes, and skills to manage financial resources according to the teachings Islam. In a theory put forward by Endah, Entrepreneurship Education is a factor that influences interest in entrepreneurship and literacy Finance itself is part of entrepreneurship education.

In addition to financial literacy, entrepreneurial motivation is also an important factor for someone who wants to enter the business world. According to the theory put forward by (Rahmawati & Soeprajitno, 2022),

motivation is a factor that influences interest in entrepreneurship. Motivation comes from the word "motive", defined as the effort that encourages someone to do something. Motivation is also termed to describe what drives human activity, meaning everything that can move someone to do something.

The Indonesian economy in the 2021 quarter compared to what happened in the 2020 quarter experienced a growth reduction of 0.74 percent (BPS, 2021). This statement indicates that economic growth in Indonesia has decreased. This affects the level of community welfare. The decline in the level of community welfare in the scope of the economy must be overcome by providing knowledge about proper financial management. Financial management is a way for people to be able to use their money effectively and efficiently (Arifin & Prasetyo, 2018).

Especially in the current pandemic conditions, people often take their time to stay at home so they are not affected by the spread of COVID-19. The spread of COVID-19 has had a major impact on society, especially students. According to Rohayati (2015) the components of society that have a considerable influence on the economy in the city of Surabaya are students. Students become subjects who are able to have an economic impact on an area. A student is able to take on the role of being a distributor of products or businesses owned by the community so that during a pandemic like this the community can survive. In community life, students are able to provide constructive criticism, suggestions and solutions for the community's economic problems. So that the community is helped by the positive actions taken by students and hopes that students will bring good changes in the future in terms of the economy.

Students during the COVID-19 pandemic began to reduce activities outside the home which caused limited social activities. As a result of this limited activity, the role of students is not optimal and is also constrained by personal financial problems due to the increasing needs of students. So that students

need self-control in financial management to meet the needs of life. Controlling student financial management is useful so that they are able to meet their daily needs in the current pandemic conditions. Most students use their money to buy their daily needs by shopping online (Chen & Ye, 2021). The COVID-19 pandemic has resulted in students buying goods on average through online media. Therefore, during the COVID-19 pandemic, students really need proper financial management to avoid financial problems.

Researchers have collected several previous studies on student financial management such as research from (Aulianingrum & Rochmawati, 2021), they suggest that there is one factor that affects financial management, namely financial literacy. Then, according to the research of Grohmann et al. (2015) factors that can affect financial management are financial literacy, numeracy skills, and the quality of an education. Meanwhile, according from Muntahanah et al. (2021) factors that can affect financial management are financial literacy, materialism, education about finance (financial education). Based on some of these studies, the factors that are thought to influence the financial management of students in this study are financial literacy, learning financial accounting and peers.

Based on the variables in this study, there are gaps in the results for each variable from previous studies. As research from Nasihah & Listiadi (2019) show that financial literacy significantly influenced financial management. However, research from Chairani (2019) and Maulita & Mersa (2017) showed that financial literacy did not have a significant effect on financial management. Then research from Erawati (2017) and Fatimah & Susanti (2018) showed learning in higher education significantly affected management.

Gilster in Herlina (2012) argued that digital literacy is the ability to use technology and information from digital devices effectively and efficiently in a variety of contexts such as academic, career and everyday life. Doni (2018:4) argued that digital literacy is

the ability to use information and communication technology (ICT), to discover, evaluate, use, create and communicate content or information, with cognitive abilities as well as technical. The Hague and Payton in Aren & Aydemir (2015) argued that digital literacy is defined as individual ability to apply functional skills on the device digital so he can find and select information, critical thinking, creativity, collaborate together with others, communicate effectively and still care about safety electronic as well as its socio-cultural context develop.

Based on various definitions and explanation above, thus What is meant by digital literacy? interests, attitudes and abilities individuals using technology digital and communication tools such as smartphones, tablets, laptops and desktop PCs to access, manage, integrate, analyze, evaluate information, construct new knowledge, create and communicate with other people in order can participate effectively in Public. Literacy digital can make it easier for someone to entrepreneurship According to Abadi (2020) who stated that entrepreneurial behavior is the habit of consuming too much and crossing the line without any calculation, where people only see through the fun side and prioritize happiness over needs that must be met. According to Suparti et. al. (2017) entrepreneurial behavior is a person's behavior towards excessive fulfillment of desires without considering the needs that must be met. Another opinion by Ridhayani (2020) which explains that entrepreneurial behavior is a person's tendency to buy goods or services with irrational thinking.

According to Aprilia & Hartoyo (2014) they explain that entrepreneurial behavior is a person's habit that is influenced by social interactions in the surrounding environment which are characterized by spending unneeded goods and services, excessively and unplanned. The indicators used to measure entrepreneurial behavior according to Sumartono's opinion (2002) include (1) buying products because of the lure of gifts; (2) buying products because the packaging is attractive; (3) buying pro-

ducts based on price considerations (not on the basis of benefits or uses); (4) buying a product just to maintain a status symbol; (5) using the product because of the element of conformity to the advertising model; (6) there is an assessment that high-priced products cause high self-confidence; (7) trying more than two similar products (different brand).

According to (Anita, Mashudi, 2021), economic literacy is defined as expertise in utilizing knowledge and skills related to managing income sources effectively. Economic literacy is the skill in applying economic concepts to obtain a decision regarding financial management (Pandey et al., 2012). Meanwhile, according to Virga (2017) literacy is the ability to create, master and use texts in a way that is culturally compatible. According to Yolanda & Tasman (2020) argue that the existence of economic literacy obtained in high school (SMA) through economic lessons can later foster rational behavior of students when consuming a product or item.

Measuring the level of economic literacy of students in this study using the indicators of The Standards in Economics Survey developed by NCEE which consisted of (1) able to analyze demand; (2) able to explain the role of entrepreneurship; (3) able to analyze the effect of interest rates on people's tendency to save; (4) able to explain individual income; (5) Able to explain national income; (6) able to analyze changes in supply and changes in demand; (7) able to analyze the impact of international trade policies; (8) able to analyze the impact of government policies in pricing; (9) able to explain the role of economic actors, producers, consumers and the government in the economy; (10) able to explain the benefits of trade from international trade; (11) able to analyze the impact of changes in demand and supply on goods; (12) able to explain the use of limited resources; (13) able to explain the role of the capital market in the economy; (14) able to analyze the costs and benefits of economic transactions; (15) able to analyze the costs and benefits of decision making; (16) able to explain the role of government in the

economy; (17) able to explain the state revenue and expenditure budget; (18) able to analyze the impact of inflation; (19) able to analyze industrial development; (20) able to explain the function of money.

According to the Financial Services Authority (2013), financial literacy is a knowledge, skills, and beliefs that influence attitudes and behavior to improve the quality of decision-making and financial management in order to achieve the welfare of each individual. According to the Indonesian Financial Literacy National Strategy (Otoritas Jasa Keuangan, 2017), there are four basic principles that need to be implemented in implementing financial literacy, namely: (1) planned and measurable; (2) achievement-oriented; (3) sustainable; and (4) collaboration. According to a survey conducted by the Financial Services Authority, the literacy level of the population is divided into three parts: (1) well Literate, namely the population has knowledge and belief in the existence of financial service institutions and their products including features, benefits and risks, rights and obligations related to financial services and products, and have skills in using financial services and products; (2) sufficient Literate, i.e. residents have knowledge and belief about the existence of financial services and their products including features, benefits and risks, rights and obligations related to financial services and products; (3) not Literate, i.e. residents do not have knowledge and belief in financial service institutions and their products and residents do not have skills in using financial services and products.

Financial literacy includes several aspects in finance, namely basic personal finance, money management, credit and debt management, savings and investment and risk management (Habybillah, 2016). Anita (2021) said that literacy is the ability to reading, writing speaking, listening, thinking and seeing. Keen too says that literacy is used when creating messages with letters for the purpose of recording the message. Kuntowicaksono (2012) Entrepreneurial literacy is a person's understanding towards entrepreneurship with

various positive, creative, and innovative characters in develop business opportunities into profitable business opportunities themselves, society or consumers. Based on research, entrepreneurial knowledge is the basis of existing entrepreneurial resources within the individual, while Agusmiati & Wahyudin (2019) stated that Knowledge affects interest in entrepreneurship is the educational environment, personality person and family environment.

Kewirausahaan is the equivalent of entrepreneurship in English, *unternehmer* in German, *ondernemer* in Dutch. As for Indonesia called *Kewirausahaan*. The word entrepreneur comes from the French, namely *entreprende* which means adventurer, risk taker, contractor, entrepreneur (a particular job), and the creator who sells his creation.

This term was started by (Shao, 2022), namely Entrepreneur is an innovator and individually developing something unique and new. This term was later popularized by economist J.B. Say (1803) to describe entrepreneurs who are able to manage resources owned economically (effectively and efficiently) from the level lower productivity becomes higher. There is another opinion that entrepreneurship is the main actors in economic development and their function is to innovate or new combinations for an innovation (Aren & Aydemir, 2015).

According to Slameto, interest is a feeling of preference and a sense of interest in something things or activities, without anyone ordering. In simple terms the meaning of entrepreneur is a person who has the courage to take risks to open a business on various occasions. Entrepreneurial interest according to Endah is a sense of interest towards entrepreneurial activities that create a business that is beneficial to oneself themselves and the environment around them.

There are several factors that influence the interest in entrepreneurship, namely: (1) independent attitude; (2) family environment; (3) motivation; (4) income Expectations; (5) self success in entrepreneurship; (6) religiosity. Meanwhile, according to Endah, interest

in becoming an entrepreneur influenced by several factors: (1) freedom, Entrepreneurship will make someone not depend on other people because Being an entrepreneur has the freedom to achieve the desired goals; (2) environment, the immediate environment such as family/parents, neighbors and influential friend interest in entrepreneurship; (3) entrepreneurship Education; (4) entrepreneurship education greatly influences someone to have an interest entrepreneurship, mindset, attitude, and entrepreneurial knowledge can directing students to choose careers to become entrepreneurs (Alfionita et al., 2020).

According to the Financial Services Authority (OJK) financial literacy is insight and expertise individual regarding financial knowledge that influences a person's behavior in making decisions so that they are able to manage finances in order to achieve prosperity. In SNLKI OJK (2016) publication, the financial literacy level in Indonesia is still at 29.7%. This means they have no understanding nor trust in financial institution 's services, financial products and services and have no skills in using these financial products and services. Empirical studies found that financial literacy had positive impact on an individual's financial behavior and financial status (Andarsari & Ningtyas, 2019).

Financial literacy indicators according to Wise, there are several key elements of ability Lusardi (2019) and knowledge of financial literacy that is usually mentioned in the literature, namely: (1) mathematical knowledge and standard knowledge such as basic numbers and ability to understand; (2) financial understanding of the nature and form of money, how money used and the consequences of consumption decisions; (3) financial competence such as understanding the main characteristics of basic financial services, in using money and savings, understanding financial records and realize the importance of reading and maintaining it; (4) be aware of the risks associated with financial products, and understand the relationship between risk and income; (5) financial responsibility, na-

mely the ability to make the right decisions regarding financial issues, knowing the rights and responsibilities of consumers, ability, and confidence to seek help when something goes wrong should.

AICIE: Annual International Conference on Isl Drucker in Rahmawati & Soeprajitno (2022) said that entrepreneurship is the ability to create something new and different. This definition implies that an entrepreneur is a person who has the ability to create something new, different from others, or able to create something different with pre-existing.

Meanwhile, Zimmerer defines entrepreneurship as a process of implementing creativity and innovation in solving problems and finding opportunities to improve life (business). This opinion is not much different from the opinion of Drucker. That is, to create something requires an innovator's soul creativity. Someone who has creativity and an innovator soul would think of looking for or create new opportunities to be better than before.

METHODS

This research used a quantitative approach. This study has independent variables including economic literacy (X1), financial literacy (X2), entrepreneurial literacy (X3) and the dependent variable is entrepreneurial behavior (Y). The importance of analysis in this study is for researchers to know whether or not there is an effect between economic literacy variables (X1) on entrepreneurial behavior (Y), the effect of financial literacy (X2) on entrepreneurial behavior (Y), the effect of entrepreneurial literacy (X3) on entrepreneurial behavior. Entrepreneurship (Y), and the effect of economic literacy (X1), financial literacy (X2), entrepreneurial literacy (X3) simultaneously affects entrepreneurial behavior (Y). The research design used to solve the problems in this research can be seen in Figure 1.

The population in this research is State Senior High School students. The sampling technique of this research was non-probability sampling. In this study the sampling technique

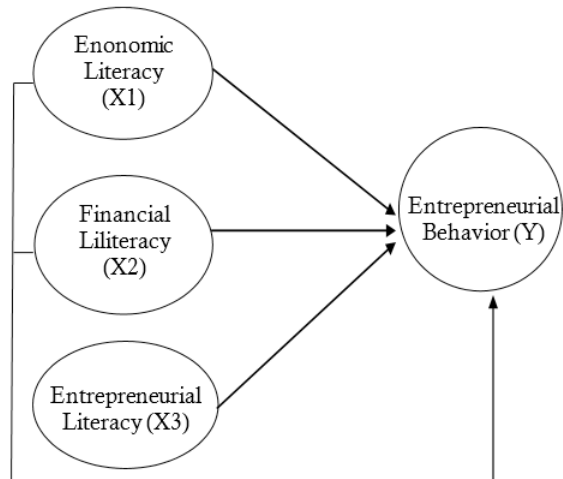


Figure 1. Research Design

used purposive sampling. The characteristics of the sample in this study are (1) the sample is limited to students who have received microeconomic subjects covering the main issues of economics, markets and prices, supply and demand, the role of government, income distribution and macroeconomics covering national income, inflation, international trade, monetary policy and fiscal policy; (2) the sample is limited to students who carry out entrepreneurial activities.

According to Noor (2017:148) Sampling is a process to choose a number of elements from population”, so research on samples and an understanding of their properties or characteristics will allow us to generalize the properties or characteristics of the elements of the population. The technique of determining the sample used purposive sampling.

Sampling technique with special consideration so it deserves sampled. In this research, the sample is high school students in Surabaya and have done entrepreneurship. The number of business actors who have businesses from high school circles is 200 students According to Bungin (2011) explained that the sampling technique in research can be done by using the Slovin formula as follows and its calculations:

$$n = N / (1 + Ne^2)$$

$$n = 200 / (1 + 200(5\%)^2)$$

$$n = 200 / (1 + 200(5\%)^2)$$

Information:

n = number of samples

N = number of population

e2 = Set precision (In this study, researchers used a tolerable error limit of 5%).

The distribution of samples in this study is described in here. The sample was taken from State Senior High School 1 Surabaya to State High School 22 Surabaya. From all these samples, 2 students were taken from each school according to the criteria of the existing research. So that the total sample was 48 business students or those who already had entrepreneurial behavior (Hasan et al., 2021).

RESULT AND DISCUSSION

Prior to the implementation of the multiple linear regression test, the researcher carried out the classical assumption test. The normality test used the Kolmogorov-Smirnov (K-S) test and produced a value of 0.200 in the Asymp column. Sig (2-tailed). The significance value > 0.05 significance value, it can be seen if the data in this study was normally distributed. In the multicollinearity test, the tolerance value was > 0.1 and the VIF value was < 10, so it can be concluded that there were no multicollinearity symptoms in the regression model. The linearity test showed the significance value of each variable > 0.05 which means that each variable had a linear relationship to saving behavior.

From Table 2, it is known that the form of the multiple linear regression equation is: $Y = 16.001 - 0.164X_1 + (-279)X_2 + 0.312X_3$

Information:

Y = Entrepreneurial Behavior Variable

X1= Entrepreneurial literacy variable

X2= Financial Literacy Variable

X3= Economic Literacy Variable

The constant value of the multiple linear regression equation above was 16.001 which showed that X1, X2, and X3 were zero, so it was predicted that Y was worth 16.001; The magnitude of the coefficient on X1 was 0.312. which showed if the value of X1 was added by 1, then the value of Y would increase by 0.312. Positive coefficient value (+) means that the higher X1, it would increase Y and vice versa, if the value of X1 was low, it would decrease the level of Y; The magnitude of the coefficient on X2 was -.279. It means that if the value of X2 was increased by 1, then Y would increase by -.279. A negative coefficient value (-) means that the higher the level of X2, the level of Y would decrease and vice versa, if the level of X2 was lower, the level of Y would be higher; The magnitude of the coefficient on X3 was 0.365, which means that if the value of X3 was added by 1, then Y would increase by 0.164. A positive coefficient value (+) means that the higher X3 would increase Y and vice versa, if the level of X3 was low, it would decrease the level of Y.

The results of the F-test provided information of 3.858 > 2.82 or the calculated F-count > F-table, and the results of the F test showed a significance of 0.000 < 0.05, meaning that Ha was accepted and Ho was rejected. This proved that the variables of finan-

Table 2. The Coefficients

Model	Unstd. Coefficients		Std. Coefficients	t	Sig
	B	Std. Error	Beta		
1 (Constan)	16.001	3.616		4.425	.000
Entrepreneurship Literacy_X3	.365	.154	.433	2.376	.022
Financial Literacy_X2	-.279	.140	-.315	-1.994	.053
Economic Literacy_X1	.312	.115	.385	2.714	.010

Source: Processed data (2022)

cial literacy, financial inclusion and individual modernity simultaneously had a significant effect on the entrepreneurial behavior of high school students in Surabaya. In addition, this analysis also showed that the value of R square (R^2) was 0.382, which means that 38.2% of saving behavior was influenced by the variables of entrepreneurial literacy, financial literacy, and economic literacy, while 61.8% was influenced by other independent variables not examined in this study.

The results of the t-test that had been carried out by the researchers showed a significance value of 0.010 and a t-count of 2.714, which was $0.010 > 0.05$ and < 1.680 , which means that H_a was accepted and H_o was rejected. This provided information that in this study the X1 variable had a partial effect on the entrepreneurial behavior of State Senior High School students in Surabaya. The value of the financial literacy variable was negative (+) which means that there was a positive relationship between economic literacy and entrepreneurial behavior (Carvalho & Santos, 2022).

The results of the t-test that had been carried out by researchers show a significance result of 0.053 and the result value of t-count showed a value of -1.994, which was $0.053 < 0.05$ and $-1.994 > 1.680$, so it can be concluded if H_a was rejected and H_o was accepted. This provided information that in this study the X2 variable partially had a significant effect on the Y variable. The coefficient was negative (-) meaning that financial literacy and entrepreneurial behavior were negatively related (Fadila et al., 2022).

The results of the t-test that had been carried out by researchers showed a significance result of 0.289 and a t-count of 2.376, which was $0.289 > 0.05$ and $2.376 > 1.680$, so it can be concluded if H_a was accepted and H_o was rejected. This provided information that in this study the X3 variable partially had a significant effect on Y. The positive (+) coefficient means that there was a positive relationship between entrepreneurial literacy and entrepreneurial behavior (Adel & Mariem,

2013).

Economic literacy is an ability to use the basic concept economics and critical thinking in decision making economy. Economic literacy can make someone smart in managing resources economy to achieve welfare in a way apply economic concepts. In addition, economic literacy is very important to open knowledge of costs or the benefits of an item in economic activity.

Digital literacy is ability to use technology information and communication (ICT), to discover, evaluate, use, create and communicate content/information, with proficiency cognitive and technical (Aulia et al., 2021). Furthermore, economic literacy are interests, attitudes, and individual ability using digital technology and communication devices such as smartphones, tablets, laptops, and desktop PCs for access, manage, integrate, analyze and evaluate information, construct new knowledge, create and communicate with others in order to participate effective in society (Farooq & Sajid, 2015).

Entrepreneurial behavior in small business development is the behavior of small entrepreneurs in their business activities consisting of paying attention to business opportunities, courage to take risks, innovation in production product and business competitiveness. Small entrepreneurs who have entrepreneurial behavior patterns are those who are persistent trying to do a combination of available economic resources, they are capable of creating a product and new (innovative) business techniques, able to find new opportunities (opportunistic), work with more effective working methods and Efficient, fast decision making and dare to take risk. Behavior is greatly influenced by nature and character by someone (Mahendra & Prasetyo, 2021). Good nature and character, progress-oriented and positive are the traits and characters needed by entrepreneurs so that entrepreneurs can progress/ success.

Entrepreneurship is believed to be become a driving force for progress a country. It can be understood because a small number

entrepreneur can create jobs to those others to give effect positive for the economy. But before starting or creating a business, a person must and is obliged to provide in increasing entrepreneurial understanding of what type of business to start, how to manage it, what strategies are needed to increase success, how to anticipate and overcome problems that arise and so on.

CONCLUSION

Based on the results of the research and discussion that had been presented, the conclusions of this study are: (1) economic literacy, financial literacy and entrepreneurial literacy simultaneously had a significant effect on the entrepreneurial behavior of State Senior High School students in Surabaya; (2) financial literacy did not partially affect the entrepreneurial behavior of Senior High School students in Surabaya; (3) economic literacy partially had a significant effect on the entrepreneurial behavior of state high school students in Surabaya; (4) entrepreneurial literacy partially had a significant effect on the entrepreneurial behavior of state high school students in Surabaya.

The effect of economic literacy on entrepreneurial behavior in the results of this study indicated that there was the effect of partial economic literacy which was positive and significant to Entrepreneurial Behavior. Research results revealed that economic literacy of 89.12%. This showed that entrepreneurial behavior was influenced by how high was the level of economic literacy and Economic literacy in high school was very good, seen from the responses of respondents who stated that economic literacy was very good, the higher the level of economic literacy, the more rational entrepreneurial behavior, and vice versa. Dimensions economic literacy in this study included knowledge, attitudes, and practical economic skills and related to everyday life.

The results of this study indicated that there was partial effect of digital literacy positive and significant to Behavior Entrepreneur-

ship in various business sectors, especially online businesses. The research results revealed that digital literacy was 93.51%. which showed that entrepreneurial behavior influenced by how high the level digital literacy and digital literacy in high school students was very good, seen from the responses of respondents stated that digital literacy was Very good. The results of this study were supported by the theory previously stated by Gilster in Deb (2020) literacy digital is the ability to use technology and information from digital devices effectively and efficiently in a variety of contexts such as academic, career and everyday life (Sari et al., 2022).

The effect of economic literacy and digital literacy on behavior entrepreneurship in the results of this study indicated that there was the effect of economic literacy and literacy digital simultaneously against entrepreneurial behavior in the Senior High School Entrepreneur (Hardilawati, 2020). The effect of third parties such as individuals or groups of people including family members, friends, lecturers, career consultants, the public and the media. Several previous studies had shown that the effect of third parties was one of the important factors influencing the career path of accounting students, However, research concluded that effect by third parties was less significant (Raharja & Liany, 2020).

The results of research on entrepreneurial behavior in Senior High School was Very Good, seen from the responses of respondents of 89.89% stated that entrepreneurial behavior was Very Good. This means that the Market Place Sector business feels a condition that better and those entrepreneurs are aware part of the system inside implementation of the business being carried out.

In practice, entrepreneurs generally have used digital approaches so a person or business actor should have the ability to use it. Examples that can be taken are SMEs. MSMEs culinary both large and small scale already using the Go-Food application or market place because of the many conveniences that can be accessed get by implementing it.

Then, with business actors who already understand economic literacy, Entrepreneurs can see opportunities that well this is by registering his efforts on this GO-FOOD application so easy to get customers and in this case, consumers are also easy to choose the type available food (Fridana & Asandimitra, 2020).

Based on the conclusions above, the researchers provide suggestions, namely: (1) it is recommended for schools to encourage students to be more active in improving students' financial knowledge, namely providing motivation and support so that in the future students are able to manage finances wisely; (2) it is recommended that students continue to deepen their knowledge of finance, economics and entrepreneurship from various sources so that they can improve entrepreneurial behavior for the better and can apply them in life; (3) future researchers are expected to be able to develop similar research by adding other independent variables and adding moderating variables in the hope of providing more accurate results on entrepreneurial behavior. And further researchers can expand the scope of research in order to see what factors can influence entrepreneurial behavior.

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